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UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF VIRGINIA

CHAPTER 13 PLAN AND RELATED MOTIONS

Name of Debtor(s):	Christopher Woods Marie Celeste Woods	Case No: 11-12708

This plan, dated April 26, 2011, is:

- the *first* Chapter 13 plan filed in this case.
- □ a modified Plan, which replaces the □confirmed or □unconfirmed Plan dated.

Date and Time of Modified Plan Confirming Hearing:

Place of Modified Plan Confirmation Hearing:

The Plan provisions modified by this filing are:

Creditors affected by this modification are:

NOTICE: YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully. If you oppose any provision of this Plan, or if you oppose any included motions to (i) value collateral, (ii) avoid liens, or (iii) assume or reject unexpired leases or executory contracts, you MUST file a timely written objection.

This Plan may be confirmed and become binding, and the included motions in paragraphs 3, 6, and 7 to value collateral, avoid liens, and assume or reject unexpired leases or executory contracts may be granted, without further notice or hearing unless a written objection is filed not later than seven (7) days prior to the date set for the confirmation hearing and the objecting party appears at the confirmation hearing.

The debtor(s)' schedules list assets and liabilities as follows:

Total Assets: \$436,977.63

Total Non-Priority Unsecured Debt: \$94,779.22

Total Priority Debt: **\$1,076.00**Total Secured Debt: **\$317,437.90**

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- 1. Funding of Plan. The debtor(s) propose to pay the trustee the sum of \$867.00 Monthly for 60 months. Other payments to the Trustee are as follows: NONE . The total amount to be paid into the plan is \$ 52,020.00 .
- **2. Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.
 - A. Administrative Claims under 11 U.S.C. § 1326.
 - 1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10%, of all sums disbursed except for funds returned to the debtor(s).
 - 2. Debtor(s)' attorney will be paid \$_525.00_\text{balance due of the total fee of \$_3,500.00_\text{concurrently} with or prior to the payments to remaining creditors.
 - B. Claims under 11 U.S.C. §507.

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid prior to other priority creditors but concurrently with administrative claims above:

Creditor	Type of Priority	Estimated Claim	Payment and Term
Prince William County	Taxes and certain other debts	1,076.00	Prorata
			3 months

- 3. Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.
 - A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 3(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 4 of the Plan. The following secured claims are to be "crammed down" to the following values:

<u>Creditor</u> <u>Collateral</u> <u>Purchase Date</u> <u>Est Debt Bal.</u> <u>Replacement Value</u>

B. Real or Personal Property to be Surrendered.

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay as to the interest of the debtor(s) and the estate in the collateral.

<u>Creditor</u> <u>Collateral Description</u> <u>Estimated Value</u> <u>Estimated Total Claim</u>

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C. Adequate Protection Payments.

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 3(D) and/or 6(B) of the Plan, as follows:

Creditor

Collateral Description

Adeq. Protection Monthly Payment

To Be Paid By

-NONE-

Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 6(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).

D. Payment of Secured Claims on Property Being Retained (except only those loans provided for in section 5 of the Plan):

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, whichever is less, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. Upon confirmation of the Plan, the valuation and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.

Creditor

Collateral

Approx. Bal. of Debt or "Crammed Down" Value

Interest Rate

Monthly Paymt & Est. Term**

-NONE-

E. Other Debts.

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' primary residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 5 of the Plan.

4. Unsecured Claims.

- B. Separately classified unsecured claims.

Creditor -NONE-

Basis for Classification

Treatment

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- 5. Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Primary Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).
 - A. Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee. The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement.

Wyrhsr Mtg	Residence: Prince William	4,052.21	28,962.72	0%	38 months	Prorata
Creditor	<u>Collateral</u>	Payment	<u>Arrearage</u>	Rate	Cure Period	Payment
		Contract	Estimated	Interest	Estimated	Arrearage
		Regular		Arrearage		Monthly

County, Occoquan Oaks 7, Section 7 Lot 733, Parcel ID 8094-2-2190 Tax Map Reference 67478

Single Family Dwelling with detached garage. Land size 3.0 acres.
Location: 5764 Laurel Glen Court Manassas, VA 20112-

B. Trustee to make contract payments and cure arrears, if any. The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

		Regular				Monthly
		Contract	Estimated	Interest	Term for	Arrearage
Creditor	Collateral	Payment	Arrearage	Rate	Arrearage	Payment
-NONE-						

C. Restructured Mortgage Loans to be paid fully during term of Plan. Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

		interest	Estimated	
Creditor	<u>Collateral</u>	Rate	Claim	Monthly Paymt& Est. Term**
-NONE-				

- **6. Unexpired Leases and Executory Contracts.** The debtor(s) move for assumption or rejection of the executory contracts and leases listed below.
 - **A. Executory contracts and unexpired leases to be rejected.** The debtor(s) reject the following executory contracts.

	•	-	•	\	C	•	
Creditor		Type of Contract					
-NONE-							

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B. Executory contracts and unexpired leases to be assumed. The debtor(s) assume the following executory contracts. The debtor agrees to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

Creditor Type of Contract Arrearage For Arrears Cure Period

NONE
Monthly
Payment Estimated
for Arrears
Cure Period

- 7. Liens Which Debtor(s) Seek to Avoid.
 - A. The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f). The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien. If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

 Creditor
 Collateral
 Exemption Amount
 Value of Collateral

 RealEcon
 Residence: Prince William
 None
 385,000.00

 County, Occoquan Oaks 7.

County, Occoquan Oaks 7, Section 7 Lot 733, Parcel ID 8094-2-2190 Tax Map Reference 67478

Single Family Dwelling with detached garage. Land size 3.0 acres.
Location: 5764 Laurel Glen Court Manassas, VA 20112-

B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f). The debtor(s) have filed or will file and serve separate pleadings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

<u>Creditor</u> <u>Type of Lien</u> <u>Description of Collateral</u> <u>Basis for Avoidance</u>

8. Treatment and Payment of Claims.

- All creditors must timely file a proof of claim to receive payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.
- **9. Vesting of Property of the Estate.** Property of the estate shall revest in the debtor(s) upon confirmation of the Plan. Notwithstanding such vesting, the debtor(s) may not sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.
- 10. Incurrence of indebtedness. The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, either unsecured or secured against personal property, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.

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11.	Other provisions of this plan:		
Signatu	res:		
Dated:	April 26, 2011		
	stopher Woods		/s/ Thomas R. Breeden
	pher Woods		Thomas R. Breeden 33410
Debtor			Debtor's Attorney
	ie Celeste Woods		
	Celeste Woods		
Joint I	ebtor		
Exhibit	s: Copy of Debtor(s)' Budg	get (Schedules I and .I):	
Zimor	Matrix of Parties Serve		
		Certificate of Service	
Service		_, I mailed a copy of the foregoing to	the creditors and parties in interest on the attached
Bervice	Dist.		
		/s/ Thomas R. Breeden	
		Thomas R. Breeden 33410	
		Signature	
		10326 Lomond Drive	
		Manassas, VA 20109	
		Address	
		703-361-9277	
		Telephone No.	

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United States Bankruptcy Court Eastern District of Virginia

In re	Christopher Woods Marie Celeste Woods	DI. ()	Case No.	11-12708
		Debtor(s)	Chapter	
	SPECIAL NO	OTICE TO SECURED CR	REDITOR	
To:	RealEcon 22800 Savi Ranch Parkway; Suite 210; You Name of creditor	orba Linda, CA 92887-4623		
	Residence: Prince William County, Occoo	quan Oaks 7, Section 7 Lot 733,	Parcel ID 8094-2	-2190 Tax Map Reference
	Single Family Dwelling with detached gar Location: 5764 Laurel Glen Court Manas			
	Description of collateral	,		
1.	The attached chapter 13 plan filed by the de	ebtor(s) proposes (check one):		
	☐ To value your collateral. <i>See Sect</i> amount you are owed above the variation.			
	To cancel or reduce a judgment lie <i>Section 7 of the plan</i> . All or a por			
	You should read the attached plan careful posed relief granted, unless you file and serve of the objection must be served on the debtor	a written objection by the date sp	ecified and appea	
	Date objection due:			
	Date and time of confirmation hearing:	-		
	Place of confirmation hearing:			
		Christopher Marie Celesto		

Thomas R. Breeden 33410 Name of attorney for debtor(s)

1022C Lamand Drive

10326 Lomond Drive Manassas, VA 20109

■ Debtor(s)' Attorney□ Pro se debtor

Name(s) of debtor(s)

Signature

/s/ Thomas R. Breeden
Thomas R. Breeden 33410

Address of attorney [or pro se debtor]

Tel. # **703-361-9277**Fax # **703-257-2259**

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CERTIFICATE OF SERVICE

I hereby certify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the creditor noted above by

■ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or

☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this April 26, 2011 .

/s/ Thomas R. Breeden

Thomas R. Breeden 33410

Signature of attorney for debtor(s)

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United States Bankruptcy Court Eastern District of Virginia

re		topher Woods Celeste Woods		Case No.	11-12708
-	- IVIGITIO		tor(s)	Chapter	13
		SPECIAL NOTICE TO SI	ECURED CRI	EDITOR	
:	105B S	iated Credit Services South Street nton, MA 01748-9100			
-		of creditor			
	Medica	al			
-	Descri	ption of collateral			
	The at	tached chapter 13 plan filed by the debtor(s) proposes	(check one):		
		To value your collateral. <i>See Section 3 of the plan.</i> amount you are owed above the value of the collater			
		To cancel or reduce a judgment lien or a non-purcha Section 7 of the plan. All or a portion of the amount			
	osed re of the o	hould read the attached plan carefully for the details of lief granted, unless you file and serve a written objection bjection must be served on the debtor(s), their attorney objection due:	on by the date spe	cified and appea	
		and time of confirmation hearing:			
		of confirmation hearing:			
			Christopher W Marie Celeste	Woods	
			Name(s) of deb	ptor(s)	
		By:	/s/ Thomas R.		
			Thomas R. Br	eeden 33410	
			Signature		
			■ Debtor(s)' A	ttorney	
			☐ Pro se debtor	•	
			Thomas R. Br	eeden 33410	
				ey for debtor(s)	
			10326 Lomono Manassas, VA		
				rney [or pro se	debtorl

Tel. # **703-361-9277** Fax # **703-257-2259**

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CERTIFICATE OF SERVICE

I hereby certify that true	copies of the foregoing	Notice and attached	l Chapter 13 Pla	in and Related Motions	were served upon the
creditor noted above by					

■ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or

☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this April 26, 2011 .

/s/ Thomas R. Breeden

Thomas R. Breeden 33410

Signature of attorney for debtor(s)

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In re	Chris	topher Woods Celeste Woods			Case No.	11-12708
	Marie	October Woods	Debt	or(s)	Chapter	13
		SPECIAL NOT	ICE TO SE	CURED C	REDITOR	
To:	Bankr Po Bo	al One, N.a. uptcy Dept x 5155 oss, GA 30091				
		of creditor				
	Credit	Card				
	Descri	ption of collateral				
1.	The at	tached chapter 13 plan filed by the debtor	(s) proposes (check one):		
	•	To value your collateral. <i>See Section</i> 3 amount you are owed above the value of				
		To cancel or reduce a judgment lien or Section 7 of the plan. All or a portion				
	posed re	hould read the attached plan carefully for elief granted, unless you file and serve a way objection must be served on the debtor(s),	ritten objectio	n by the date s	specified and appear	
	Date	objection due:				
	Date	and time of confirmation hearing:				
	Place	of confirmation hearing:				
				Christophe Marie Celes		
				Name(s) of a		
			By:	/s/ Thomas	R. Breeden	
			•		Breeden 33410	
				Signature		
				■ Debtor(s)	•	
				☐ Pro se del	otor	
				Thomas R.	Breeden 33410	
				Name of atte 10326 Lome Manassas,		
					uttorney [or pro se	debtor]
					3-361-9277 3-257-2259	

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CERTIFICATE OF SERVICE

I hereby certify that true	copies of the foregoing	Notice and attached	d Chapter 13 Plan	and Related Motions	were served upon the
creditor noted above by					

■ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or

☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this April 26, 2011 .

/s/ Thomas R. Breeden

Thomas R. Breeden 33410

Signature of attorney for debtor(s)

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In re		stopher Woods e Celeste Woods			Case No.	11-12708
mic	Walk	e Celeste Woods	Debt	or(s)	Chapter	13
		SPECIAL NOT	ICE TO SE	CCURED CI	REDITOR	
То:		ction ox 709 ham, MA 02494				
	Name	of creditor				
	Progr	essive Insurance Company				
		iption of collateral				
1.	The a	ttached chapter 13 plan filed by the debtor	(s) proposes (check one):		
	•	To value your collateral. <i>See Section</i> 3 amount you are owed above the value of				
		To cancel or reduce a judgment lien or Section 7 of the plan. All or a portion				
	oposed r	thould read the attached plan carefully for elief granted, unless you file and serve a war- objection must be served on the debtor(s),	ritten objectio	n by the date sp	pecified and appear	
	Date	objection due:				
	Date	and time of confirmation hearing:				
	Place	e of confirmation hearing:				
				Christopher Marie Celest		
				Name(s) of d	ebtor(s)	
			By:	/s/ Thomas I	R. Breeden	
			-		Breeden 33410	_
				Signature		
				■ Debtor(s)'	•	
				☐ Pro se debt	cor	
				Thomas R. E	Breeden 33410	
					rney for debtor(s)	
				10326 Lomo Manassas, V		
					torney [or pro se	debtor]
				Tel. # 703	-361-9277	
					-257-2259	

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CERTIFICATE OF SERVICE

I hereby certify that true	copies of the foregoing	Notice and attached	l Chapter 13 Pla	in and Related Motions	were served upon the
creditor noted above by					

■ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or

☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this April 26, 2011 .

/s/ Thomas R. Breeden

Thomas R. Breeden 33410

Signature of attorney for debtor(s)

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United States Bankruptcy Court Eastern District of Virginia

In re	Christopher Woods Marie Celeste Woods			Case No.	11-12708
		Debt	or(s)	Chapter	13
	SPECIAL NO	TICE TO SE	CURED CREDI	TOR	
То:	Commonwealth of Virginia PO Box 27407 Rochmond, VA 23261-7407				
	Name of creditor				
	Tax Lien				
	Description of collateral				
l.	The attached chapter 13 plan filed by the deb	tor(s) proposes (check one):		
	To value your collateral. <i>See Section</i> amount you are owed above the value				
	☐ To cancel or reduce a judgment lien Section 7 of the plan. All or a porti				
	You should read the attached plan carefully posed relief granted, unless you file and serve a of the objection must be served on the debtor(s	written objectio	n by the date specified	d and appea	
	Date objection due:				
	Date and time of confirmation hearing:				
	Place of confirmation hearing:				
			Christopher Wood Marie Celeste Woo Name(s) of debtor(s	ods	
		By:	/s/ Thomas R. Breede		
			Signature	55416	
			■ Debtor(s)' Attorne □ Pro se debtor	ey	
			Thomas R. Breede	n 33410	
			Name of attorney for 10326 Lomond Dri Manassas, VA 201	or debtor(s) ve	

Address of attorney [or pro se debtor]

Tel. # **703-361-9277** Fax # **703-257-2259**

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CERTIFICATE OF SERVICE

I hereby certify that true	copies of the foregoing	Notice and attached	l Chapter 13 Pla	in and Related Motions	were served upon the
creditor noted above by					

■ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or

☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this April 26, 2011 .

/s/ Thomas R. Breeden

Thomas R. Breeden 33410

Signature of attorney for debtor(s)

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In re		opher Woods Celeste Woods			Case No.	11-12708
	Mario	onone modu	Debt	or(s)	Chapter	13
		SPECIAL NOT	ICE TO SE	CURED CRI	EDITOR	
		Management Co oblestown Rd				
To:		urgh, PA 15205 of creditor				
	rume (of Creditor				
		tionAttorney Prince William Hospital F	Ppl			
	Descri	otion of collateral				
1.	The att	tached chapter 13 plan filed by the debtor	r(s) proposes (check one):		
	•	To value your collateral. <i>See Section</i> amount you are owed above the value	-			· · · · · · · · · · · · · · · · · · ·
		To cancel or reduce a judgment lien or Section 7 of the plan. All or a portion				
	posed re	nould read the attached plan carefully for lief granted, <u>unless</u> you file and serve a way bjection must be served on the debtor(s),	ritten objectio	n by the date spec	cified and appea	
	Date of	objection due:				
	Date a	and time of confirmation hearing:				
	Place	of confirmation hearing:				
				Christopher W		
				Marie Celeste Name(s) of deb		
			D	/s/ Thomas R.	Broodon	
			By:	Thomas R. Bro		
				Signature		
				■ Debtor(s)' At	ttorney	
				☐ Pro se debtor	•	
				Thomas R. Bro	eeden 33410	
					ey for debtor(s)	
				10326 Lomono Manassas, VA		
					erney [or pro se	debtor]
				Tel. # 703-3	61-9277	
					57-2250	

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CERTIFICATE OF SERVICE

I hereby certify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the creditor noted above by

■ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or

☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this April 26, 2011 .

/s/ Thomas R. Breeden

Thomas R. Breeden 33410

Signature of attorney for debtor(s)

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In re		stopner woods e Celeste Woods			Case No.	11-12708
	- Wilding	3 3013313 113343	Debt	or(s)	Chapter	13
		CDECIAL NOT		CLIDED CD	EDITOR	
		SPECIAL NOT	ICE TO SE	CURED CR	EDITOR	
To:	2121	t Management Co Noblestown Rd burgh, PA 15205				
	Name	of creditor				
		ctionAttorney Prince William Hospital F	Ppl			
	Descr	iption of collateral				
1.	The a	attached chapter 13 plan filed by the debtor	r(s) proposes (check one):		
	•	To value your collateral. See Section amount you are owed above the value				
		To cancel or reduce a judgment lien or Section 7 of the plan. All or a portion				
	oposed r	should read the attached plan carefully for elief granted, unless you file and serve a wobjection must be served on the debtor(s),	ritten objectio	n by the date spe	ecified and appea	
	Date	objection due:				
	Date	and time of confirmation hearing:				
	Place	e of confirmation hearing:				
				Christopher \ Marie Celeste		
				Name(s) of de	btor(s)	
			By:	/s/ Thomas R	. Breeden	
				Thomas R. B	reeden 33410	
				Signature		
				■ Debtor(s)' A	Attorney	
				☐ Pro se debto	or	
				Thomas R. B	reeden 33410	
				•	ney for debtor(s)	
				10326 Lomon Manassas, V		
					orney [or pro se	debtor]
				Tel. # 703-3	361-9277	
				101. //	257-2259	

Case 11-12708-BFK Doc 12 Filed 04/26/11 Entered 04/26/11 23:19:29 Desc Main Document Page 20 of 46

CERTIFICATE OF SERVICE

I hereby certify that true	copies of the foregoing	Notice and attached	l Chapter 13 Pla	in and Related Motions	were served upon the
creditor noted above by					

■ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or

☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this April 26, 2011 .

/s/ Thomas R. Breeden

Thomas R. Breeden 33410

Signature of attorney for debtor(s)

Case 11-12708-BFK Doc 12 Filed 04/26/11 Entered 04/26/11 23:19:29 Desc Main Document Page 21 of 46

United States Bankruptcy Court Eastern District of Virginia

In re	Christopher Woods Marie Celeste Woods			Case No.	11-12708				
	Debtor(s) Chapter 13								
	SPECIAL NO	OTICE TO SEC	CURED CRED	OITOR					
То:	Dominion Law Associates PO Box 62717 Virginia Beach, VA 23466-2717								
	Name of creditor								
	Description of collateral								
1.	The attached chapter 13 plan filed by the debtor(s) proposes (check one):								
	To value your collateral. <i>See Section</i> amount you are owed above the value								
	☐ To cancel or reduce a judgment lien <i>Section 7 of the plan.</i> All or a port								
	You should read the attached plan carefully posed relief granted, unless you file and serve a of the objection must be served on the debtor	a written objection	by the date specifi	ied and appea					
	Date objection due:								
	Date and time of confirmation hearing:								
	Place of confirmation hearing:								
			Christopher Woo Marie Celeste Wo Name(s) of debtor	oods					
		Ву:	/s/ Thomas R. Br	eeden					
			Thomas R. Breed Signature	den 33410					

Thomas R. Breeden 33410

Name of attorney for debtor(s)

10326 Lomond Drive Manassas, VA 20109

■ Debtor(s)' Attorney□ Pro se debtor

Address of attorney [or pro se debtor]

Tel. # **703-361-9277** Fax # **703-257-2259**

Case 11-12708-BFK Doc 12 Filed 04/26/11 Entered 04/26/11 23:19:29 Desc Main Document Page 22 of 46

CERTIFICATE OF SERVICE

I hereby certify that true	copies of the foregoing	Notice and attached	l Chapter 13 Pla	in and Related Motions	were served upon the
creditor noted above by					

■ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or

☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this April 26, 2011 .

/s/ Thomas R. Breeden

Thomas R. Breeden 33410

Signature of attorney for debtor(s)

Case 11-12708-BFK Doc 12 Filed 04/26/11 Entered 04/26/11 23:19:29 Desc Main Document Page 23 of 46

In re		opner woods Celeste Woods			Case No.	11-12708
			Debt	or(s)	Chapter	13
		SPECIAL NO	TICE TO SE	CUPEN	CDEDITOD	
		SI ECIAL NO	TICE TO SE	CUKED	CREDITOR	
То:	Po Box	tem Inc c 64378 Paul, MN 55164				
		of creditor				
		ionAttorney Safeco Member Of Lib	erty Mutu			
	Descrip	ption of collateral				
1.	The att	ached chapter 13 plan filed by the deb	tor(s) proposes (check one):	:	
		To value your collateral. <i>See Section</i> amount you are owed above the value				
		To cancel or reduce a judgment lien <i>Section 7 of the plan</i> . All or a porti				
	posed rel	tould read the attached plan carefully lief granted, unless you file and serve a pjection must be served on the debtor	written objection	n by the dat	te specified and appea	
		bjection due:				
	Date a	and time of confirmation hearing:				
	Place	of confirmation hearing:				
				Marie Ce	her Woods eleste Woods	
				Name(s)	of debtor(s)	
			By:		as R. Breeden	
				Thomas Signature	R. Breeden 33410	
				Signature		
					(s)' Attorney	
				☐ Pro se	debtor	
				Thomas	R. Breeden 33410	
					attorney for debtor(s,	
				400001		
					omond Drive as, VA 20109	
				Manassa	omond Drive	

Case 11-12708-BFK Doc 12 Filed 04/26/11 Entered 04/26/11 23:19:29 Desc Main Document Page 24 of 46

CERTIFICATE OF SERVICE

I hereby certify that true	copies of the foregoing	Notice and attached	Chapter 13 Plan	and Related Motions	were served upon the
creditor noted above by					

■ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or

☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this April 26, 2011 .

/s/ Thomas R. Breeden

Thomas R. Breeden 33410

Signature of attorney for debtor(s)

Case 11-12708-BFK Doc 12 Filed 04/26/11 Entered 04/26/11 23:19:29 Desc Main Document Page 25 of 46

In re		stopner woods e Celeste Woods			Case No.	11-12708
			Debt	or(s)	Chapter	13
		SPECIAL NOTI	CF TO SE	CURFD (CREDITOR	
		SI ECIME NOTI	CE TO SE	CCRED	CKEDITOK	
То:	Po Bo	ystem Inc ox 64378 Paul, MN 55164				
	Name	of creditor				
		ctionAttorney Northern Virginia Ortho Sp	ocls			
	Descr	iption of collateral				
1.	The a	attached chapter 13 plan filed by the debtor((s) proposes (check one):		
	•	To value your collateral. <i>See Section 3</i> amount you are owed above the value of				
		To cancel or reduce a judgment lien or Section 7 of the plan. All or a portion				
	oposed r	should read the attached plan carefully for elief granted, unless you file and serve a wrobjection must be served on the debtor(s), t	itten objectio	n by the date	specified and appear	
	Date	objection due:				
	Date	and time of confirmation hearing:				
	Place	e of confirmation hearing:				
					este Woods	
				Name(s) of	f debtor(s)	
			By:		s R. Breeden	
					. Breeden 33410	
				Signature		
				■ Debtor(s	s)' Attorney	
				☐ Pro se de	ebtor	
				Thomas R	2. Breeden 33410	
					ttorney for debtor(s,	
					nond Drive s, VA 20109	
					attorney [or pro se	debtor]
				Tel. # 70	03-361-9277	
					03-257-2259	

Case 11-12708-BFK Doc 12 Filed 04/26/11 Entered 04/26/11 23:19:29 Desc Main Document Page 26 of 46

CERTIFICATE OF SERVICE

I hereby certify that true	copies of the foregoing	Notice and attached	l Chapter 13 Plan a	and Related Motions	were served up	on the
creditor noted above by						

■ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or

☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this April 26, 2011 .

/s/ Thomas R. Breeden

Thomas R. Breeden 33410

Signature of attorney for debtor(s)

Case 11-12708-BFK Doc 12 Filed 04/26/11 Entered 04/26/11 23:19:29 Desc Main Document Page 27 of 46

In re		stopner woods e Celeste Woods			Case No.	11-12708
	Wall	o deleste Woods	Debt	or(s)	Chapter	13
		SPECIAL NOTI	CE TO SE	CUDEN	PDEDITOD	
		SI ECIAL NOTI	CE TO SE	CORED	KEDITOK	
То:	8795	rt Service Emporium Inc Commerce Court ssas, VA 20110				
	Name	of creditor				
		le Repair Bill				
	Descr	iption of collateral				
1.	The a	ttached chapter 13 plan filed by the debtor((s) proposes (check one):		
		To value your collateral. <i>See Section 3</i> amount you are owed above the value o				
		To cancel or reduce a judgment lien or a Section 7 of the plan. All or a portion of				
	oposed r	chould read the attached plan carefully for elief granted, unless you file and serve a wrobjection must be served on the debtor(s), to	itten objectio	n by the date	specified and appear	
	Date	objection due:				
	Date	and time of confirmation hearing:				
	Place	e of confirmation hearing:				
					este Woods	
				Name(s) of	debtor(s)	
			By:		s R. Breeden	
					. Breeden 33410	
				Signature		
				■ Debtor(s)' Attorney	
				☐ Pro se de	ebtor	
				Thomas R	. Breeden 33410	
					torney for debtor(s)	
				10326 Lon Manassas	nond Drive . VA 20109	
					attorney [or pro se	debtor]
				Tel. # 70	03-361-9277	
					3-257-2259	

Case 11-12708-BFK Doc 12 Filed 04/26/11 Entered 04/26/11 23:19:29 Desc Main Document Page 28 of 46

CERTIFICATE OF SERVICE

I hereby certify that true	copies of the foregoing	Notice and attached	d Chapter 13 Plan	and Related Motions	were served upon the
creditor noted above by					

■ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or

☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this April 26, 2011 .

/s/ Thomas R. Breeden

Thomas R. Breeden 33410

Signature of attorney for debtor(s)

Case 11-12708-BFK Doc 12 Filed 04/26/11 Entered 04/26/11 23:19:29 Desc Main Document Page 29 of 46

United States Bankruptcy Court Eastern District of Virginia

In re	Christopher Woods Marie Celeste Woods			Case No.	11-12708
	mano ociosto woods	Debt	or(s)	Chapter	13
	SPECIAL NOT	ICE TO SE	CURED CRE	DITOR	
То:	James Chiropractic 9151 Key Commons Court Manassas, VA 20110				
	Name of creditor				
	Medical				
	Description of collateral				
l.	The attached chapter 13 plan filed by the debto	r(s) proposes (check one):		
	To value your collateral. <i>See Section</i> amount you are owed above the value				
	☐ To cancel or reduce a judgment lien or Section 7 of the plan. All or a portion				
	You should read the attached plan carefully for posed relief granted, unless you file and serve a way of the objection must be served on the debtor(s), Date objection due:	ritten objectio	n by the date speci	fied and appea	
	Date and time of confirmation hearing:				
	Place of confirmation hearing:				
			Christopher Wo	Voods	
			Name(s) of debte	or(s)	
		By:	/s/ Thomas R. Bree		
			Signature	Jucii 90410	
			■ Debtor(s)' Atte	orney	
			☐ Pro se debtor	•	
			Thomas R. Bree		
			Name of attorne 10326 Lomond		
			Manassas, VA 2	20109	
			Address of attor	ney [or pro se	aebtor]

Tel. # **703-361-9277** Fax # **703-257-2259**

Case 11-12708-BFK Doc 12 Filed 04/26/11 Entered 04/26/11 23:19:29 Desc Main Document Page 30 of 46

CERTIFICATE OF SERVICE

I hereby certify that true	copies of the foregoing	Notice and attached	l Chapter 13 Pla	in and Related Motions	were served upon the
creditor noted above by					

■ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or

☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this April 26, 2011 .

/s/ Thomas R. Breeden

Thomas R. Breeden 33410

Signature of attorney for debtor(s)

Case 11-12708-BFK Doc 12 Filed 04/26/11 Entered 04/26/11 23:19:29 Desc Main Document Page 31 of 46

United States Bankruptcy Court Eastern District of Virginia

In re		stopher Woods e Celeste Woods			Case No.	11-12708			
	Walte	Coleste Woods	Debt	tor(s)	Chapter	13			
		SPECIAL NOT	ICE TO SE	ECURED CR	EDITOR				
То:	1 Cou	e WIlliam County Inty Complex Court e William, VA 22192							
	Name	of creditor							
	Prope	erty Tax							
		iption of collateral							
1.	The a	The attached chapter 13 plan filed by the debtor(s) proposes (<i>check one</i>):							
	•	To value your collateral. <i>See Section 3 of the plan</i> . Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.							
		To cancel or reduce a judgment lien or Section 7 of the plan. All or a portion							
	posed re	hould read the attached plan carefully for elief granted, <u>unless</u> you file and serve a war- objection must be served on the debtor(s),	ritten objectio	n by the date spe	cified and appea				
	Date	objection due:							
	Date	and time of confirmation hearing:							
	Place	e of confirmation hearing:							
				Christopher W Marie Celeste					
				Name(s) of del	otor(s)				
			By:	/s/ Thomas R.	Breeden				
				Thomas R. Br	eeden 33410	<u> </u>			
				Signature					
				■ Debtor(s)' A	ttorney				
				☐ Pro se debto	r				
				Thomas R. Br	eeden 33410				
				•	ney for debtor(s)				
				10326 Lomone Manassas, VA					
					orney [or pro se	debtor]			
				T-1 # 702-3	61-0277				

Fax # **703-257-2259**

Case 11-12708-BFK Doc 12 Filed 04/26/11 Entered 04/26/11 23:19:29 Desc Main Document Page 32 of 46

CERTIFICATE OF SERVICE

I hereby certify that true	copies of the foregoing	Notice and attached	l Chapter 13 Pla	in and Related Motions	were served upon the
creditor noted above by					

■ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or

☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this April 26, 2011 .

/s/ Thomas R. Breeden

Thomas R. Breeden 33410

Signature of attorney for debtor(s)

Case 11-12708-BFK Doc 12 Filed 04/26/11 Entered 04/26/11 23:19:29 Desc Main Document Page 33 of 46

In re		topher Woods Celeste Woods			Case No.	11-12708		
		000000	Debte	or(s)	Chapter	13		
		SPECIAL NOTION	TE TO SE	CUDED C	DEDITOD			
		SPECIAL NOTIC	LE TU SE	CUREDC	KEDITOK			
To:	8700 \$	e William Hospital Gudley Road ssas, VA 20110						
	Name	of creditor						
	Medic	al						
	Descri	ption of collateral						
1.	The a	The attached chapter 13 plan filed by the debtor(s) proposes (check one):						
	•	To value your collateral. <i>See Section 3</i> amount you are owed above the value of						
		To cancel or reduce a judgment lien or a Section 7 of the plan. All or a portion o		•		•		
	posed re	thould read the attached plan carefully for a clief granted, unless you file and serve a write objection must be served on the debtor(s), the	tten objection	n by the date s	specified and appea			
	Date	objection due:						
	Date	and time of confirmation hearing:						
	Place	of confirmation hearing:						
				Christophe Marie Celes				
				Name(s) of	debtor(s)			
			By:	/s/ Thomas	R. Breeden			
			•		Breeden 33410			
				Signature				
				■ Debtor(s)	' Attorney			
				☐ Pro se del	otor			
				Thomas R.	Breeden 33410			
				10326 Lom				
				Manassas, Address of a	VA 20109 attorney [or pro se	debtorl		
				v				
					3-361-9277 3-257-2259			

Case 11-12708-BFK Doc 12 Filed 04/26/11 Entered 04/26/11 23:19:29 Desc Main Document Page 34 of 46

CERTIFICATE OF SERVICE

I hereby certify that true	copies of the foregoing	Notice and attached	l Chapter 13 Pla	in and Related Motions	were served upon the
creditor noted above by					

■ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or

☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this April 26, 2011 .

/s/ Thomas R. Breeden

Thomas R. Breeden 33410

Signature of attorney for debtor(s)

Case 11-12708-BFK Doc 12 Filed 04/26/11 Entered 04/26/11 23:19:29 Desc Main Document Page 35 of 46

United States Bankruptcy Court Eastern District of Virginia

In re		topher Woods Celeste Woods			Case No.	11-12708
			Debte	or(s)	Chapter	13
		SPECIAL NOT	ICE TO SE	CURED CRE	EDITOR	
То:	P.O. E	: Diagnostics Box 64797 nore, MD 21264-4797				
		of creditor				
	Medic	al				
	Descri	iption of collateral				
	The a	ttached chapter 13 plan filed by the debtor	r(s) proposes (a	check one):		
	•	To value your collateral. <i>See Section</i> amount you are owed above the value				
		To cancel or reduce a judgment lien or Section 7 of the plan. All or a portion				
	posed re	hould read the attached plan carefully for elief granted, unless you file and serve a wobjection must be served on the debtor(s),	ritten objection	n by the date spec	rified and appea	
	Date	objection due:				
	Date	and time of confirmation hearing:				
	Place	e of confirmation hearing:				
				Christopher W Marie Celeste	Woods	
			Ву:	/s/ Thomas R. Bre		
			Ву:		eeden 33410 torney	

Manassas, VA 20109

Tel. # **703-361-9277** Fax # **703-257-2259**

Address of attorney [or pro se debtor]

Case 11-12708-BFK Doc 12 Filed 04/26/11 Entered 04/26/11 23:19:29 Desc Main Document Page 36 of 46

CERTIFICATE OF SERVICE

I hereby certify that true	copies of the foregoing	Notice and attached	l Chapter 13 Pla	in and Related Motions	were served upon the
creditor noted above by					

■ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or

☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this April 26, 2011 .

/s/ Thomas R. Breeden

Thomas R. Breeden 33410

Signature of attorney for debtor(s)

Case 11-12708-BFK Doc 12 Filed 04/26/11 Entered 04/26/11 23:19:29 Desc Main Document Page 37 of 46

United States Bankruptcy Court Eastern District of Virginia

In re		topher Woods Celeste Woods			Case No.	11-12708			
	- Mario	Colodia Wooda	Debt	tor(s)	Chapter	13			
		SPECIAL NOT	ICE TO SE	ECURED CRE	EDITOR				
То:	9110 F	ad Dental Associates Railroad Drive ssas, VA 20111-7041							
		of creditor							
	Medic	al Bill							
		iption of collateral							
1.	The at	The attached chapter 13 plan filed by the debtor(s) proposes (check one):							
		To value your collateral. See Section 3 amount you are owed above the value of							
		To cancel or reduce a judgment lien or <i>Section 7 of the plan</i> . All or a portion							
	posed re	hould read the attached plan carefully for elief granted, unless you file and serve a wobjection must be served on the debtor(s),	ritten objectio	n by the date spec	rified and appear				
	Date	objection due:							
	Date	and time of confirmation hearing:							
	Place	of confirmation hearing:							
				Christopher W Marie Celeste					
				Name(s) of debi	tor(s)				
			By:	/s/ Thomas R.	Breeden				
				Thomas R. Bre	eden 33410				
				Signature					
				■ Debtor(s)' Att	torney				
				☐ Pro se debtor					
				Thomas R. Bre	eden 33410				
				Name of attorne					
				10326 Lomond Manassas, VA					
				Address of attor		debtor]			
				Tel # 703-36	31-9277				

Fax # **703-257-2259**

Case 11-12708-BFK Doc 12 Filed 04/26/11 Entered 04/26/11 23:19:29 Desc Main Document Page 38 of 46

CERTIFICATE OF SERVICE

I hereby certify that true	copies of the foregoing	Notice and attached	l Chapter 13 Plai	n and Related Motions	were served upon the
creditor noted above by					

■ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or

☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this April 26, 2011 .

/s/ Thomas R. Breeden

Thomas R. Breeden 33410

Signature of attorney for debtor(s)

Case 11-12708-BFK Doc 12 Filed 04/26/11 Entered 04/26/11 23:19:29 Desc Main Document Page 39 of 46

United States Bankruptcy Court Eastern District of Virginia

In re	Christopher Woods Marie Celeste Woods		Case No.	11-12708	
		Debtor(s)	Chapter	13	

SPECIAL NOTICE TO SECURED CREDITOR

RealEcon
22800 Savi Ranch Parkway
Suite 210
Yorha Linda CA 92887-4623

Name of creditor

To:

Residence: Prince William County, Occoquan Oaks 7, Section 7 Lot 733, Parcel ID 8094-2-2190 Tax Map Reference 67478

Single Family Dwelling with detached garage. Land size 3.0 acres. Location: 5764 Laurel Glen Court Manassas, VA 20112-

Description of collateral

- 1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):
 - To value your collateral. *See Section 3 of the plan.* Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
 - To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. *See Section 7 of the plan.* All or a portion of the amount you are owed will be treated as an unsecured claim.

Case 11-12708-BFK Doc 12 Filed 04/26/11 Entered 04/26/11 23:19:29 Desc Main Document Page 40 of 46

Data akingtion dua	
Date objection due:	
Date and time of confirmation hearing:	
Place of confirmation hearing:	
	Christopher Woods Marie Celeste Woods
	Name(s) of debtor(s)
By:	/s/ Thomas R. Breeden
·	Thomas R. Breeden 33410
	Signature
	■ Debtor(s)' Attorney
	☐ Pro se debtor
	Thomas R. Breeden 33410
	Name of attorney for debtor(s)
	10326 Lomond Drive Manassas, VA 20109
	Address of attorney [or pro se debtor]
	Tel. # 703-361-9277
	Fax # 703-257-2259
CERTIFICATE O	
reby certify that true copies of the foregoing Notice and attached Chlitor noted above by	tapter 13 Plan and Related Motions were served upon the
■ first class mail in conformity with the requirements of Rule	27004(b), Fed.R.Bankr.P; or
☐ certified mail in conformity with the requirements of Rule ?	7004(h), Fed.R.Bankr.P
his April 26, 2011 .	
	/s/ Thomas R. Breeden
	Thomas R. Breeden 33410

Case 11-12708-BFK Doc 12 Filed 04/26/11 Entered 04/26/11 23:19:29 Desc Main Document Page 41 of 46

In re		topner woods Celeste Woods			Case No.	11-12708
		0.0000	Debt	or(s)	Chapter	13
		SPECIAL NOTI	CE TO SE	CURED CRI	EDITOR	
			CL TO SI	CORLD CR	EDITOR	
T	PO Bo 6412 F	ban Credit Corporation ox 30640 Franconia Road				
To:		ndria, VA 22310				
	Name	of creditor				
	Medic	al Bill				
	Descri	ption of collateral				
1.	The at	tached chapter 13 plan filed by the debtor((s) proposes (check one):		
	•	To value your collateral. <i>See Section 3</i> amount you are owed above the value o				
		To cancel or reduce a judgment lien or Section 7 of the plan. All or a portion				
A copy		objection must be served on the debtor(s), to objection due:	heir attorney,	and the chapter	13 trustee.	
		and time of confirmation hearing:				
	Place	of confirmation hearing:				
				Christopher W		
				Marie Celeste		
				Name(s) of deb	nor(s)	
			By:	/s/ Thomas R.		
				Thomas R. Bro	eeden 33410	
				Signature		
				■ Debtor(s)' At	ttornev	
				☐ Pro se debtor	•	
				Thomas R. Bro	oodon 33/10	
					ey for debtor(s)	
				10326 Lomono		
				Manassas, VA		
				Address of atto	rney [or pro se	debtor]
				Tel. # 703-3	61-9277	
				Fay # 703-2	57-2259	·

Case 11-12708-BFK Doc 12 Filed 04/26/11 Entered 04/26/11 23:19:29 Desc Main Document Page 42 of 46

CERTIFICATE OF SERVICE

I hereby certify that true	copies of the foregoing	Notice and attached	l Chapter 13 Plai	n and Related Motions	were served upon the
creditor noted above by					

■ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or

☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this April 26, 2011 .

/s/ Thomas R. Breeden

Thomas R. Breeden 33410

Signature of attorney for debtor(s)

Case 11-12708-BFK Doc 12 Filed 04/26/11 Entered 04/26/11 23:19:29 Desc Main Document Page 43 of 46

In re		opher Woods Celeste Woods			Case No.	11-12708
	Mario	ooloolo Woodo	Debt	or(s)	Chapter	13
		CDECIAL NOTE	ICE TO CE	CUDED CD	EDITOR	
		SPECIAL NOT	ICE TO SE	CURED CR	EDITOR	
То:	4190 H	Compucred arrison Av nati, OH 45211				
	Name o	of creditor				
	Return	edCheck Michaels				
	Descrip	otion of collateral				
1.	The att	ached chapter 13 plan filed by the debtor	(s) proposes (check one):		
		To value your collateral. <i>See Section</i> 3 amount you are owed above the value of				
		To cancel or reduce a judgment lien or <i>Section 7 of the plan</i> . All or a portion			•	•
	posed re	tould read the attached plan carefully for lief granted, unless you file and serve a way bjection must be served on the debtor(s),	ritten objectio	n by the date spe	ecified and appea	
	Date of	objection due:				
	Date a	and time of confirmation hearing:				
	Place	of confirmation hearing:				
				Christopher \ Marie Celeste		
				Name(s) of de		
			By:	/s/ Thomas R	. Breeden	
			,		reeden 33410	
				Signature		
				■ Debtor(s)' A	attorney	
				☐ Pro se debto	or	
				Thomas R. B	reeden 33410	
					ney for debtor(s)	
				10326 Lomor Manassas, V		
					orney [or pro se	debtor]
				Tel. # 703- 3	361-9277	
					257-2250	

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CERTIFICATE OF SERVICE

I hereby certify that true	copies of the foregoing	Notice and attached	l Chapter 13 Plai	n and Related Motions	were served upon the
creditor noted above by					

■ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or

☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this April 26, 2011 .

/s/ Thomas R. Breeden

Thomas R. Breeden 33410

Signature of attorney for debtor(s)

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United States Bankruptcy Court Eastern District of Virginia

In re	Christopher Woods Marie Celeste Woods			Case No.	11-12708
	-	Debto	r(s)	Chapter	13
	SPECIAL NOTICE TO	SEC	CURED CREI	OITOR	
То:	Wyrhsr Mtg 3815 South West Temple Salt Lake City, UT 84115				
	Name of creditor				
	Residence: Prince William County, Occoquan Oaks 7, 8 67478	Secti	on 7 Lot 733, Par	cel ID 8094-2	-2190 Tax Map Reference
	Single Family Dwelling with detached garage. Land size Location: 5764 Laurel Glen Court Manassas, VA 20112		acres.		
	Description of collateral				
1.	The attached chapter 13 plan filed by the debtor(s) proposed	es (ci	neck one):		
	To value your collateral. <i>See Section 3 of the pla</i> amount you are owed above the value of the colla				
	To cancel or reduce a judgment lien or a non-pure Section 7 of the plan. All or a portion of the amount				
	You should read the attached plan carefully for the detail posed relief granted, unless you file and serve a written object of the objection must be served on the debtor(s), their attorn	ction	by the date specif	ied and appea	
	Date objection due:				
	Date and time of confirmation hearing:				
	Place of confirmation hearing:				
			Christopher Woo Marie Celeste W		
			Name(s) of debto	r(s)	
	В	By:	/s/ Thomas R. Bı	eeden	
		•	Thomas R. Bree	den 33410	
			Signature		
			■ Debtor(s)' Attor	nev	
			☐ Pro se debtor	•	
			Thomas R. Bree	den 33410	
			Name of attorney		

10326 Lomond Drive Manassas, VA 20109

Fax # **703-257-2259**

Tel.#

Address of attorney [or pro se debtor]

703-361-9277

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CERTIFICATE OF SERVICE

I hereby certify that true	copies of the foregoing	Notice and attached	Chapter 13 Plan	and Related Motions	were served upon the
creditor noted above by					

■ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or

☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this April 26, 2011 .

/s/ Thomas R. Breeden

Thomas R. Breeden 33410

Signature of attorney for debtor(s)